HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: February 2008

January Housing Starts Up in Hamilton

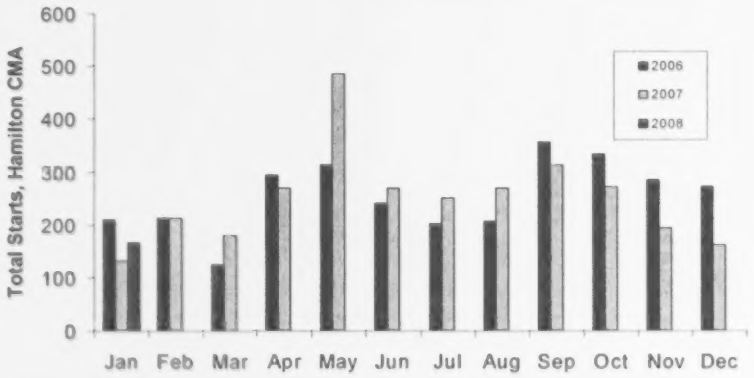
Housing starts jumped in January 2008 in the Hamilton Census Metropolitan Area (CMA). Total housing starts rose by nearly 26 per cent to 166 units in 2008 compared to 132 units in 2007. Both single-detached and multiple-family dwelling starts recorded strong increases.

Low mortgage rates and rowing affluence among Hamiltonians fuelled more housing construction in January. Hamilton's growing wealthy baby boomer population will continue to support the new housing market in 2008.

In Brantford CMA, total housing starts in January fell by nearly thirty per cent to 33 units compared to the same month a year earlier. A significant decline in town house and semi-detached construction accounted for the large drop in total housing starts.

Figure 1

January Housing Starts Strong in Hamilton



Source: CMHC

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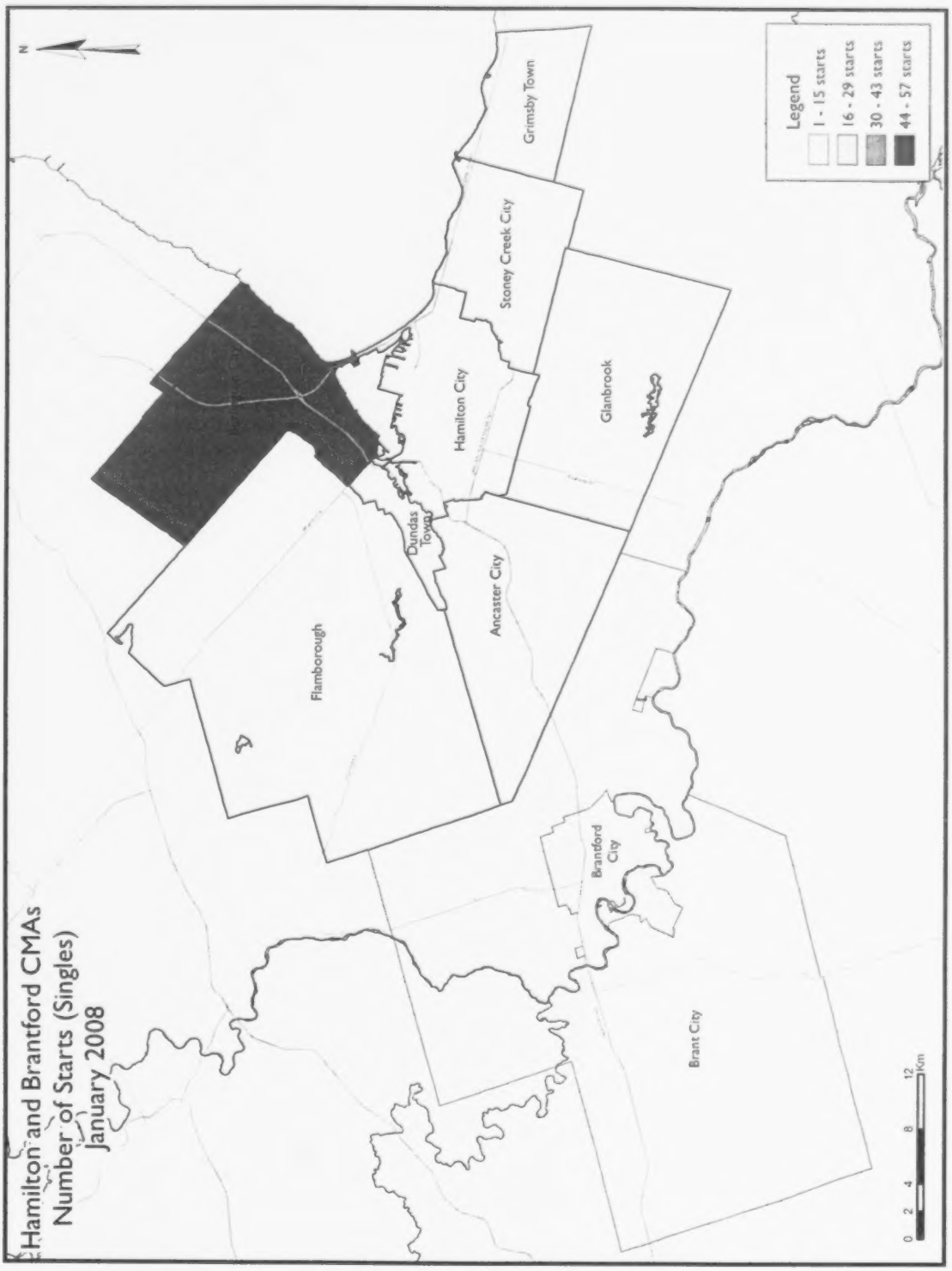
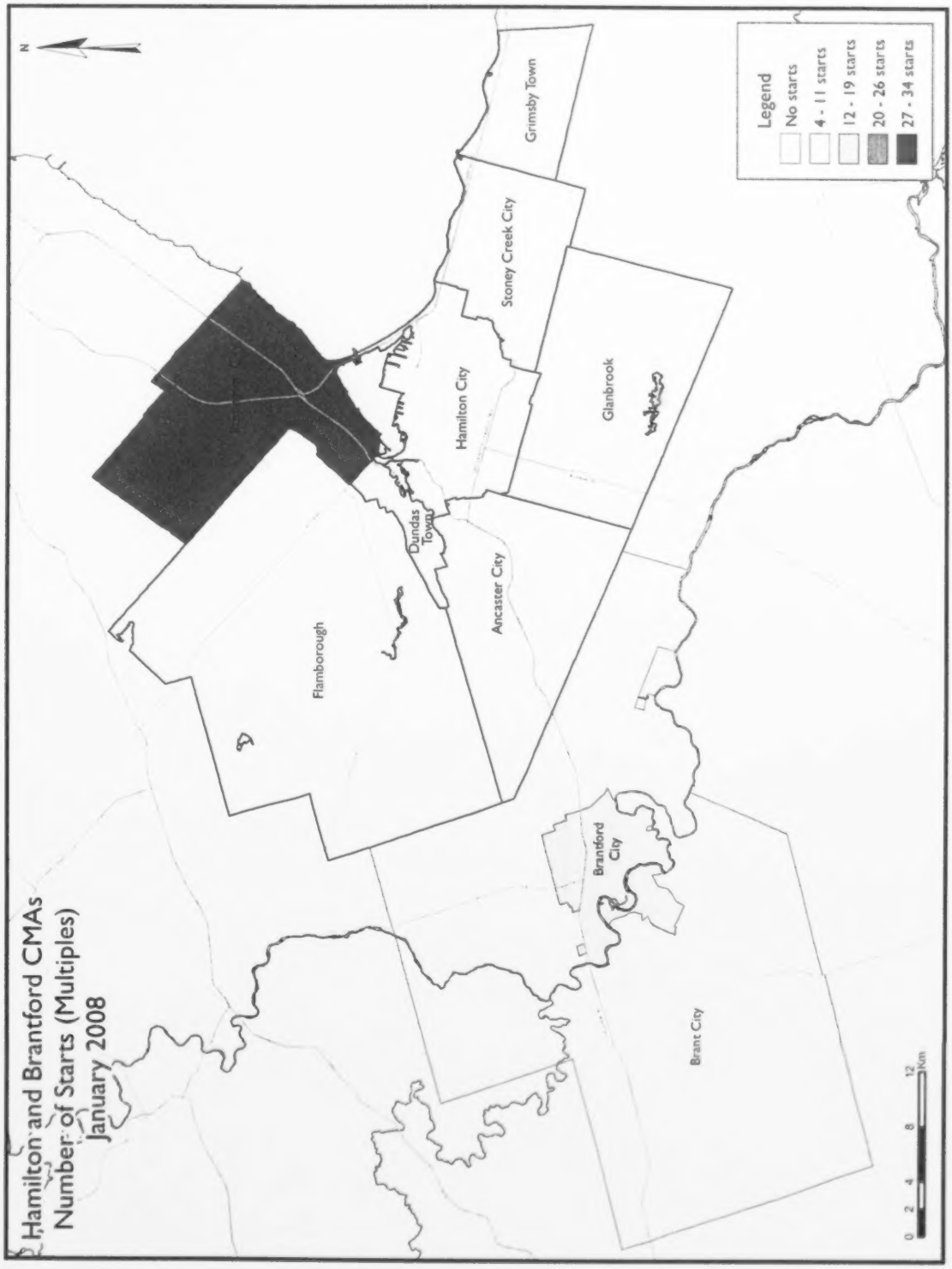
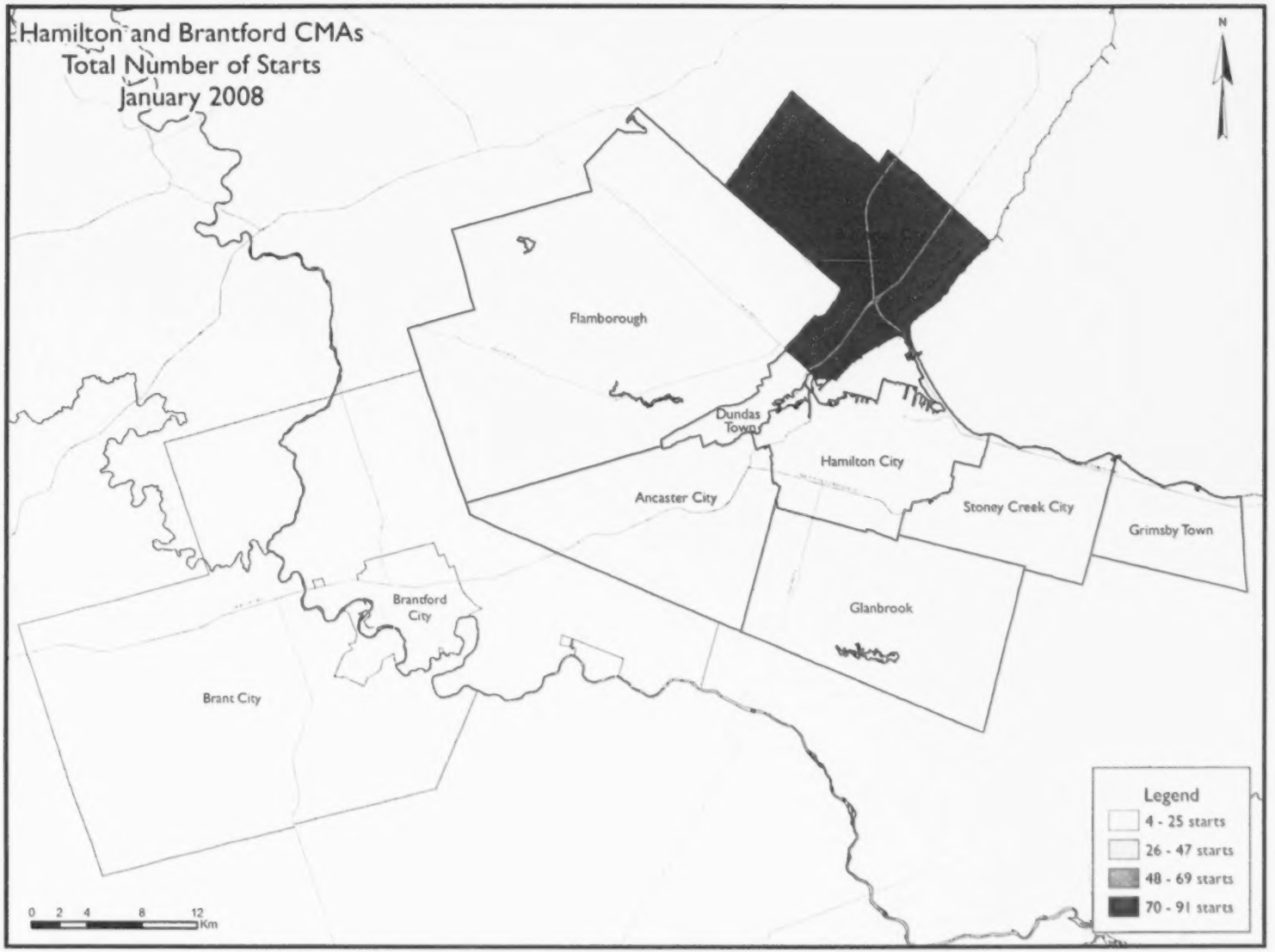
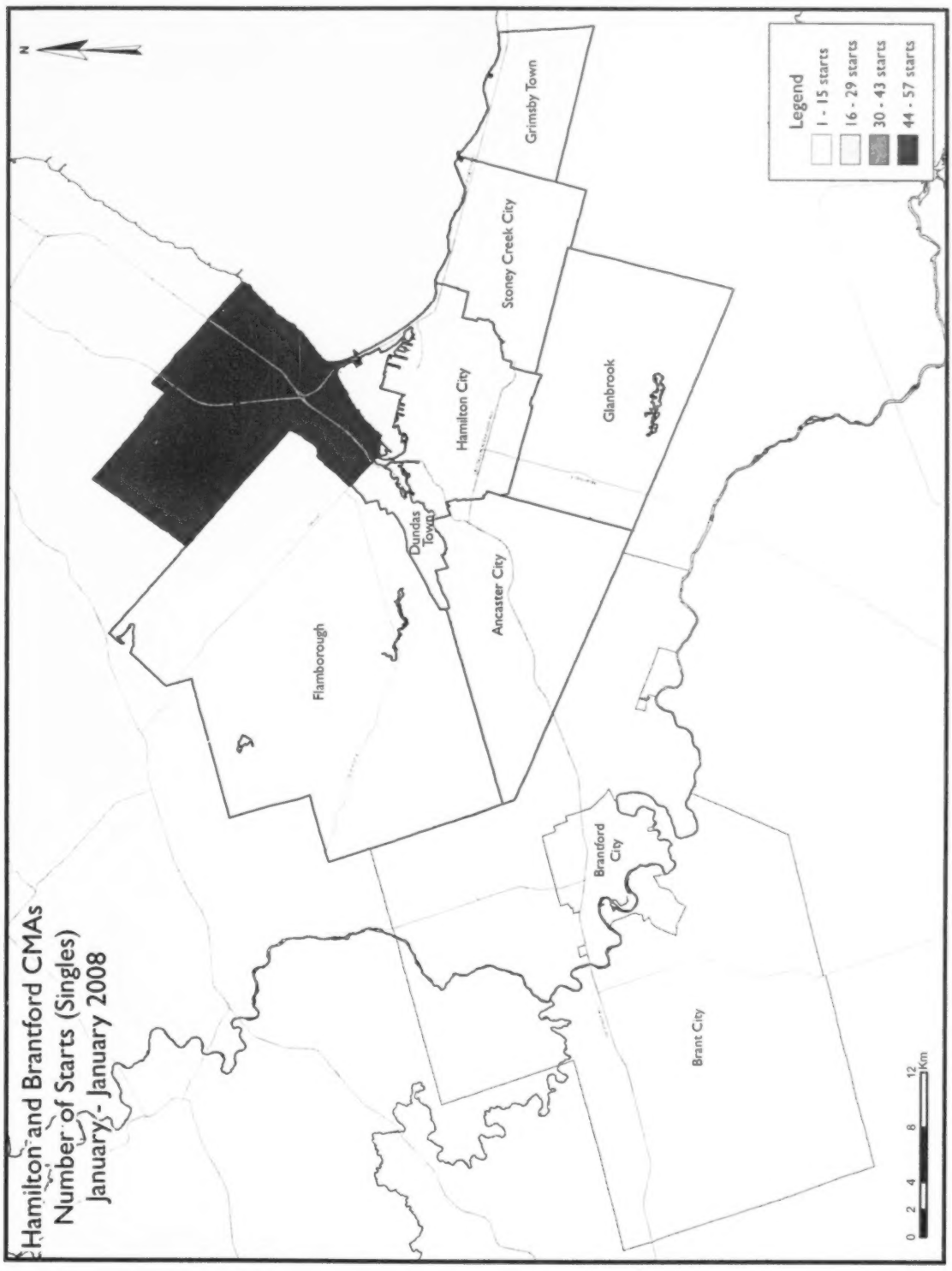

Hamilton and Brantford CMAs
Number of Starts (Singles)
January 2008
N
Legend
1 - 15 starts
16 - 29 starts
30 - 43 starts
44 - 57 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January 2008
N
Legend
No starts
4 - 11 starts
12 - 19 starts
20 - 26 starts
27 - 34 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Total Number of Starts
January 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12
Km
Legend
4 - 25 starts
26 - 47 starts
48 - 69 starts
70 - 91 starts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Brant City
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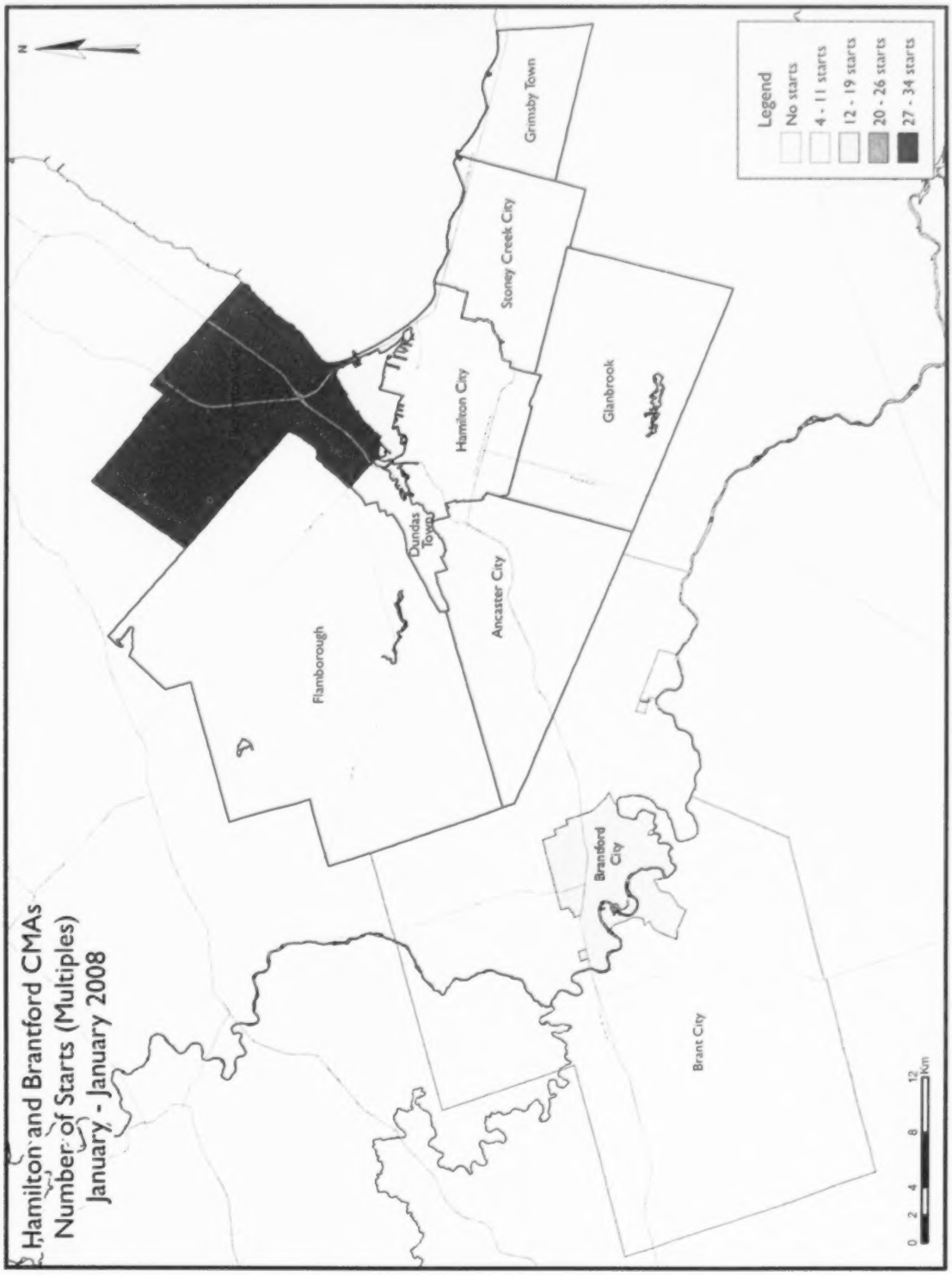
Km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Flamborough
Brantford City
Brant City
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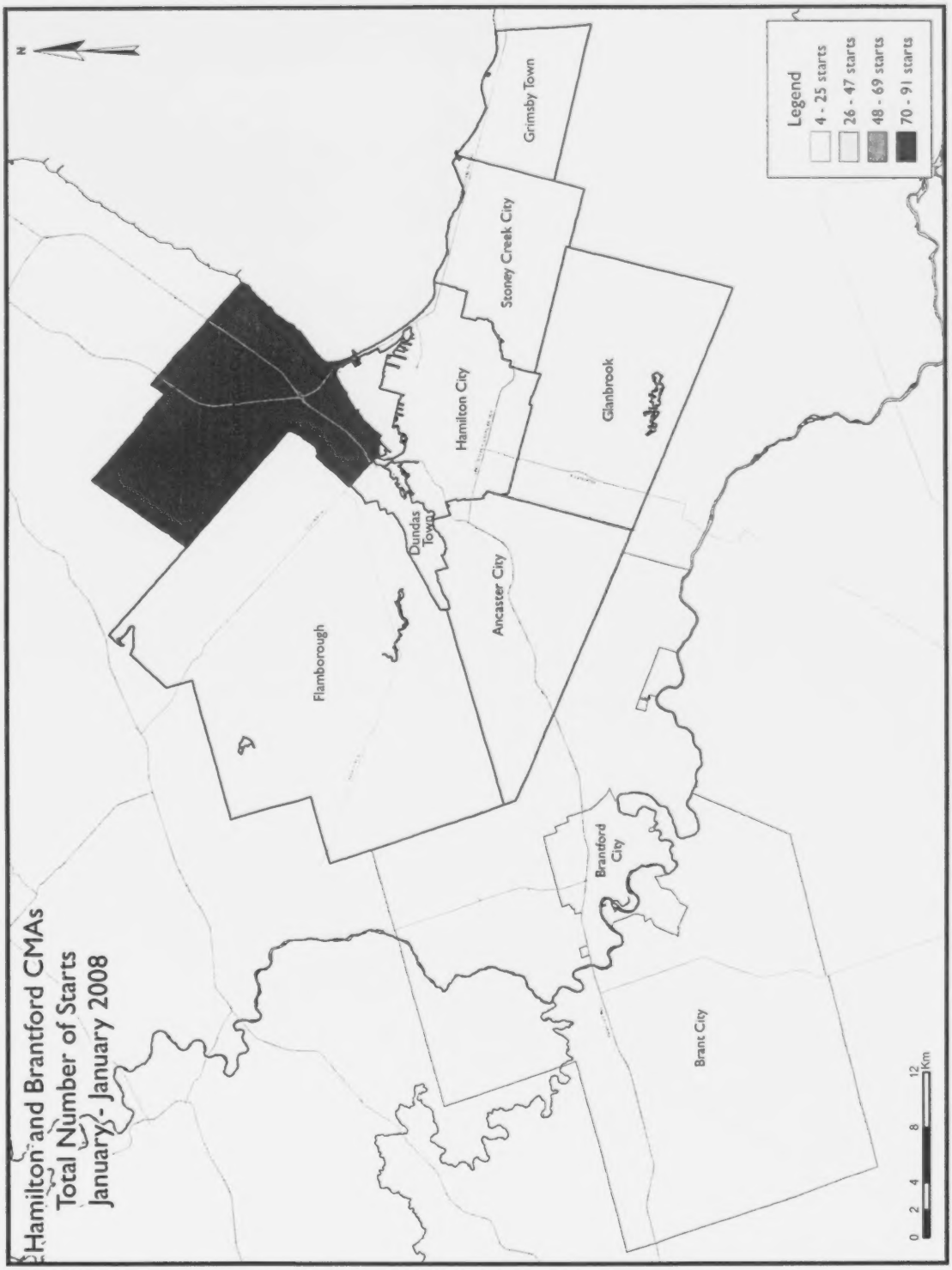
Hamilton and Brantford CMAs
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January - January 2008
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4 - 25 starts
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70 - 91 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km

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4	Absorbed Single-Detached Units by Price Range
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4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA January 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
January 2008	106	0	16	0	44	0	0	0	166
January 2007	89	0	18	0	25	0	0	0	132
% Change	19.1	n/a	-11.1	n/a	76.0	n/a	n/a	n/a	25.8
Year-to-date 2008	106	0	16	0	44	0	0	0	166
Year-to-date 2007	89	0	18	0	25	0	0	0	132
% Change	19.1	n/a	-11.1	n/a	76.0	n/a	n/a	n/a	25.8
UNDER CONSTRUCTION									
January 2008	917	64	363	0	464	312	0	153	2,273
January 2007	926	16	485	1	366	480	22	136	2,432
% Change	-1.0	**	-25.2	-100.0	26.8	-35.0	-100.0	12.5	-6.5
COMPLETIONS									
January 2008	111	6	49	1	18	0	0	0	185
January 2007	140	2	73	6	10	0	10	57	298
% Change	-20.7	200.0	-32.9	-83.3	80.0	n/a	-100.0	-100.0	-37.9
Year-to-date 2008	111	6	49	1	18	0	0	0	185
Year-to-date 2007	140	2	73	6	10	0	10	57	298
% Change	-20.7	200.0	-32.9	-83.3	80.0	n/a	-100.0	-100.0	-37.9
COMPLETED & NOT ABSORBED									
January 2008	52	2	32	0	9	24	0	20	139
January 2007	57	9	17	0	7	25	3	158	276
% Change	-8.8	-77.8	88.2	n/a	28.6	-4.0	-100.0	-87.3	-49.6
ABSORBED									
January 2008	124	6	40	1	21	0	0	21	213
January 2007	140	0	71	6	11	0	11	0	239
% Change	-11.4	n/a	-43.7	-83.3	90.9	n/a	-100.0	n/a	-10.9
Year-to-date 2008	124	6	40	1	21	0	0	21	213
Year-to-date 2007	140	0	71	6	11	0	11	0	239
% Change	-11.4	n/a	-43.7	-83.3	90.9	n/a	-100.0	n/a	-10.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA January 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
January 2008	18	2	6	0	5	0	0	0	31
January 2007	14	0	0	0	30	0	0	0	44
% Change	28.6	n/a	n/a	n/a	-83.3	n/a	n/a	n/a	-29.5
Year-to-date 2008	18	2	6	0	5	0	0	0	31
Year-to-date 2007	14	0	0	0	30	0	0	0	44
% Change	28.6	n/a	n/a	n/a	-83.3	n/a	n/a	n/a	-29.5
UNDER CONSTRUCTION									
January 2008	209	12	20	0	49	0	0	0	290
January 2007	162	0	0	0	50	0	0	0	212
% Change	29.0	n/a	n/a	n/a	-2.0	n/a	n/a	n/a	36.8
COMPLETIONS									
January 2008	38	0	0	0	0	0	0	0	38
January 2007	17	0	0	0	4	0	0	3	24
% Change	123.5	n/a	n/a	n/a	-100.0	n/a	n/a	-100.0	58.3
Year-to-date 2008	38	0	0	0	0	0	0	0	38
Year-to-date 2007	17	0	0	0	4	0	0	3	24
% Change	123.5	n/a	n/a	n/a	-100.0	n/a	n/a	-100.0	58.3
COMPLETED & NOT ABSORBED									
January 2008	109	0	5	4	29	0	6	0	153
January 2007	90	0	0	1	34	0	13	3	141
% Change	21.1	n/a	n/a	**	-14.7	n/a	-53.8	-100.0	8.5
ABSORBED									
January 2008	28	2	0	0	4	0	0	0	34
January 2007	22	0	0	0	4	0	0	0	26
% Change	27.3	n/a	n/a	n/a	0.0	n/a	n/a	n/a	30.8
Year-to-date 2008	28	2	0	0	4	0	0	0	34
Year-to-date 2007	22	0	0	0	4	0	0	0	26
% Change	27.3	n/a	n/a	n/a	0.0	n/a	n/a	n/a	30.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
January 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
January 2008	44	0	8	0	10	0	0	0	62
January 2007	63	0	18	0	25	0	0	0	106
Hamilton City									
January 2008	12	0	0	0	0	0	0	0	12
January 2007	18	0	0	0	0	0	0	0	18
Stoney Creek City									
January 2008	9	0	8	0	0	0	0	0	17
January 2007	8	0	18	0	0	0	0	0	26
Ancaster City									
January 2008	7	0	0	0	0	0	0	0	7
January 2007	6	0	0	0	4	0	0	0	10
Dundas Town									
January 2008	1	0	0	0	6	0	0	0	7
January 2007	2	0	0	0	0	0	0	0	2
Flamborough									
January 2008	4	0	0	0	0	0	0	0	4
January 2007	3	0	0	0	0	0	0	0	3
Glanbrook									
January 2008	11	0	0	0	4	0	0	0	15
January 2007	26	0	0	0	21	0	0	0	47
Burlington City									
January 2008	57	0	0	0	34	0	0	0	91
January 2007	24	0	0	0	0	0	0	0	24
Grimsby Town									
January 2008	5	0	8	0	0	0	0	0	13
January 2007	2	0	0	0	0	0	0	0	2
Hamilton CMA									
January 2008	106	0	16	0	44	0	0	0	166
January 2007	89	0	18	0	25	0	0	0	132
Brant City									
January 2008	7	0	0	0	0	0	0	0	7
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2008	11	2	6	0	5	0	0	0	24
January 2007	3	0	0	0	30	0	0	0	33
Brantford CMA									
January 2008	18	2	6	0	5	0	0	0	31
January 2007	14	0	0	0	30	0	0	0	44

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
January 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
January 2008	555	14	213	0	337	181	0	153	1,453
January 2007	721	14	323	1	251	233	0	28	1,571
Hamilton City									
January 2008	164	6	3	0	17	119	0	153	462
January 2007	114	8	12	1	0	119	0	28	282
Stoney Creek City									
January 2008	79	0	69	0	8	0	0	0	156
January 2007	51	2	79	0	74	0	0	0	206
Ancaster City									
January 2008	65	0	38	0	112	0	0	0	215
January 2007	120	0	96	0	112	10	0	0	338
Dundas Town									
January 2008	10	2	0	0	6	62	0	0	80
January 2007	10	0	0	0	0	62	0	0	72
Flamborough									
January 2008	68	0	0	0	0	0	0	0	68
January 2007	41	0	0	0	0	0	0	0	41
Glanbrook									
January 2008	169	6	103	0	194	0	0	0	472
January 2007	385	4	136	0	65	42	0	0	632
Burlington City									
January 2008	306	50	111	0	127	131	0	0	725
January 2007	186	2	162	0	115	247	22	108	842
Grimsby Town									
January 2008	56	0	39	0	0	0	0	0	95
January 2007	19	0	0	0	0	0	0	0	19
Hamilton CMA									
January 2008	917	64	363	0	464	312	0	153	2,273
January 2007	926	16	485	1	366	480	22	136	2,432
Brant City									
January 2008	86	0	0	0	0	0	0	0	86
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2008	123	12	20	0	49	0	0	0	204
January 2007	114	0	0	0	50	0	0	0	164
Brantford CMA									
January 2008	209	12	20	0	49	0	0	0	290
January 2007	162	0	0	0	50	0	0	0	212

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
January 2008	53	2	25	1	0	0	0	0	81
January 2007	96	2	50	6	7	0	0	57	218
Hamilton City									
January 2008	15	0	0	1	0	0	0	0	16
January 2007	25	0	0	0	0	0	0	57	82
Stoney Creek City									
January 2008	11	0	18	0	0	0	0	0	29
January 2007	12	0	13	0	7	0	0	0	32
Ancaster City									
January 2008	10	0	0	0	0	0	0	0	10
January 2007	6	0	12	6	0	0	0	0	24
Dundas Town									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	1	0	0	0	0	0	0	0	1
Flamborough									
January 2008	7	2	0	0	0	0	0	0	9
January 2007	5	2	0	0	0	0	0	0	7
Glanbrook									
January 2008	10	0	7	0	0	0	0	0	17
January 2007	47	0	25	0	0	0	0	0	72
Burlington City									
January 2008	51	4	0	0	18	0	0	0	73
January 2007	39	0	23	0	3	0	10	0	75
Grimsby Town									
January 2008	7	0	24	0	0	0	0	0	31
January 2007	5	0	0	0	0	0	0	0	5
Hamilton CMA									
January 2008	111	6	49	1	18	0	0	0	185
January 2007	140	2	73	6	10	0	10	57	298
Brant City									
January 2008	5	0	0	0	0	0	0	0	5
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2008	33	0	0	0	0	0	0	0	33
January 2007	17	0	0	0	4	0	0	3	24
Brantford CMA									
January 2008	38	0	0	0	0	0	0	0	38
January 2007	17	0	0	0	4	0	0	3	24

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Freehold			Condominium					
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COMPLETED & NOT ABSORBED									
New City of Hamilton									
January 2008	31	2	24	0	1	0	0	0	58
January 2007	37	6	17	0	5	0	0	0	65
Hamilton City									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	1	1	0	0	0	0	0	0	2
Stoney Creek City									
January 2008	31	1	18	0	0	0	0	0	50
January 2007	32	1	17	0	4	0	0	0	54
Ancaster City									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	1	0	0	0	0	0	0	0	1
Dundas Town									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	0	0	0	0	0	0	0	0	0
Flamborough									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	1	4	0	0	0	0	0	0	5
Glanbrook									
January 2008	0	1	6	0	1	0	0	0	8
January 2007	2	0	0	0	1	0	0	0	3
Burlington City									
January 2008	8	0	3	0	8	24	0	20	63
January 2007	8	3	0	0	2	25	3	158	199
Grimsby Town									
January 2008	13	0	5	0	0	0	0	0	18
January 2007	12	0	0	0	0	0	0	0	12
Hamilton CMA									
January 2008	52	2	32	0	9	24	0	20	139
January 2007	57	9	17	0	7	25	3	158	276
Brant City									
January 2008	26	0	4	0	0	0	0	0	30
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2008	83	0	1	4	29	0	6	0	123
January 2007	82	0	0	1	34	0	13	3	133
Brantford CMA									
January 2008	109	0	5	4	29	0	6	0	153
January 2007	90	0	0	1	34	0	13	3	141

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
January 2008	56	2	20	1	1	0	0	1	81
January 2007	96	0	48	6	7	0	0	0	157
Hamilton City									
January 2008	17	0	0	1	0	0	0	1	19
January 2007	24	0	0	0	0	0	0	0	24
Stoney Creek City									
January 2008	10	0	13	0	1	0	0	0	24
January 2007	11	0	11	0	7	0	0	0	29
Ancaster City									
January 2008	11	0	0	0	0	0	0	0	11
January 2007	6	0	12	6	0	0	0	0	24
Dundas Town									
January 2008	0	0	0	0	0	0	0	0	0
January 2007	1	0	0	0	0	0	0	0	1
Flamborough									
January 2008	7	2	0	0	0	0	0	0	9
January 2007	6	0	0	0	0	0	0	0	6
Glanbrook									
January 2008	11	0	7	0	0	0	0	0	18
January 2007	48	0	25	0	0	0	0	0	73
Burlington City									
January 2008	52	4	0	0	20	0	0	20	96
January 2007	41	0	23	0	4	0	11	0	79
Grimsby Town									
January 2008	16	0	20	0	0	0	0	0	36
January 2007	3	0	0	0	0	0	0	0	3
Hamilton CMA									
January 2008	124	6	40	1	21	0	0	21	213
January 2007	140	0	71	6	11	0	11	0	239
Brant City									
January 2008	5	0	0	0	0	0	0	0	5
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
January 2008	23	2	0	0	4	0	0	0	29
January 2007	22	0	0	0	4	0	0	0	26
Brantford CMA									
January 2008	28	2	0	0	4	0	0	0	34
January 2007	22	0	0	0	4	0	0	0	26

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923
% Change	8.0	-19.3	-46.8	n/a	5.8	118.1	-70.4	-100.0	8.2
1998	1,731	176	666	0	539	436	27	52	3,627

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377
% Change	30.1	0.0	n/a	-100.0	-57.7	n/a	n/a	n/a	5.6
1998	239	16	0	31	71	0	0	0	357

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
January 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	% Change
Hamilton CMA	106	8[e]	2	0	58	43	0	0	166	132	25.8
New City of Hamilton	44	63	0	0	18	43	0	0	62	106	-41.5
Hamilton City	12	18	0	0	0	0	0	0	12	18	-33.3
Stoney Creek City	9	8	0	0	8	18	0	0	17	26	-34.6
Ancaster City	7	6	0	0	0	4	0	0	7	10	-30.0
Dundas Town	1	2	0	0	6	0	0	0	7	2	**
Flamborough	4	3	0	0	0	0	0	0	4	3	33.3
Glanbrook	11	26	0	0	4	21	0	0	15	47	-68.1
Burlington City	57	24	2	0	32	0	0	0	91	24	**
Grimsby Town	5	2	0	0	8	0	0	0	13	2	**
Brantford CMA	18	14	2	0	11	30	0	0	31	44	-29.5
Brant City	7	n/a	0	n/a	0	n/a	0	n/a	7	n/a	n/a
Brantford City	11	3	2	0	11	30	0	0	24	33	-27.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - January 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	106	89	2	0	58	43	0	0	166	132	25.8
New City of Hamilton	44	63	0	0	18	43	0	0	62	106	-41.5
Hamilton City	12	18	0	0	0	0	0	0	12	18	-33.3
Stoney Creek City	9	8	0	0	8	18	0	0	17	26	-34.6
Ancaster City	7	6	0	0	0	4	0	0	7	10	-30.0
Dundas Town	1	2	0	0	6	0	0	0	7	2	**
Flamborough	4	3	0	0	0	0	0	0	4	3	33.3
Glanbrook	11	26	0	0	4	21	0	0	15	47	-68.1
Burlington City	57	24	2	0	32	0	0	0	91	24	**
Grimsby Town	5	2	0	0	8	0	0	0	13	2	**
Brantford CMA	18	14	2	0	11	30	0	0	31	44	-29.5
Brant City	7	n/a	0	n/a	0	n/a	0	n/a	7	n/a	n/a
Brantford City	11	3	2	0	11	30	0	0	24	33	-27.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
January 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007
Hamilton CMA	58	43	0	0	0	0	0	0
New City of Hamilton	18	43	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	8	18	0	0	0	0	0	0
Ancaster City	0	4	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	4	21	0	0	0	0	0	0
Burlington City	32	0	0	0	0	0	0	0
Grimsby Town	8	0	0	0	0	0	0	0
Brantford CMA	11	30	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	11	30	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - January 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	58	43	0	0	0	0	0	0
New City of Hamilton	18	43	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	8	18	0	0	0	0	0	0
Ancaster City	0	4	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	4	21	0	0	0	0	0	0
Burlington City	32	0	0	0	0	0	0	0
Grimsby Town	8	0	0	0	0	0	0	0
Brantford CMA	11	30	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	11	30	0	0	0	0	0	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
January 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007
Hamilton CMA	122	107	44	25	0	0	166	132
New City of Hamilton	52	81	10	25	0	0	62	106
Hamilton City	12	18	0	0	0	0	12	18
Stoney Creek City	17	26	0	0	0	0	17	26
Ancaster City	7	6	0	4	0	0	7	10
Dundas Town	1	2	6	0	0	0	7	2
Flamborough	4	3	0	0	0	0	4	3
Glanbrook	11	26	4	21	0	0	15	47
Burlington City	57	24	34	0	0	0	91	24
Grimsby Town	13	2	0	0	0	0	13	2
Brantford CMA	26	14	5	30	0	0	31	44
Brant City	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	19	3	5	30	0	0	24	33

Table 2.5: Starts by Submarket and by Intended Market
January - January 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	122	107	44	25	0	0	166	132
New City of Hamilton	52	81	10	25	0	0	62	106
Hamilton City	12	18	0	0	0	0	12	18
Stoney Creek City	17	26	0	0	0	0	17	26
Ancaster City	7	6	0	4	0	0	7	10
Dundas Town	1	2	6	0	0	0	7	2
Flamborough	4	3	0	0	0	0	4	3
Glanbrook	11	26	4	21	0	0	15	47
Burlington City	57	24	34	0	0	0	91	24
Grimsby Town	13	2	0	0	0	0	13	2
Brantford CMA	26	14	5	30	0	0	31	44
Brant City	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	19	3	5	30	0	0	24	33

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
January 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	% Change
Hamilton CMA	112	146	6	4	67	91	0	57	185	298	-37.9
New City of Hamilton	54	102	2	2	25	57	0	57	81	218	-62.8
Hamilton City	16	25	0	0	0	0	0	57	16	82	-80.5
Stoney Creek City	11	12	0	0	18	20	0	0	29	32	-9.4
Ancaster City	10	12	0	0	0	12	0	0	10	24	-58.3
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	7	5	2	2	0	0	0	0	9	7	28.6
Glanbrook	10	47	0	0	7	25	0	0	17	72	-76.4
Burlington City	51	39	4	2	18	34	0	0	73	75	-2.7
Grimsby Town	7	5	0	0	24	0	0	0	31	5	**
Brantford CMA	38	17	0	0	0	4	0	3	38	24	58.3
Brant City	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	33	17	0	0	0	4	0	3	33	24	37.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - January 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	112	146	6	4	67	91	0	57	185	298	-37.9
New City of Hamilton	54	102	2	2	25	57	0	57	81	218	-62.8
Hamilton City	16	25	0	0	0	0	0	57	16	82	-80.5
Stoney Creek City	11	12	0	0	18	20	0	0	29	32	-9.4
Ancaster City	10	12	0	0	0	12	0	0	10	24	-58.3
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	7	5	2	2	0	0	0	0	9	7	28.6
Glanbrook	10	47	0	0	7	25	0	0	17	72	-76.4
Burlington City	51	39	4	2	18	34	0	0	73	75	-2.7
Grimsby Town	7	5	0	0	24	0	0	0	31	5	**
Brantford CMA	38	17	0	0	0	4	0	3	38	24	58.3
Brant City	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	33	17	0	0	0	4	0	3	33	24	37.5

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
January 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007
Hamilton CMA	67	83	0	8	0	0	0	57
New City of Hamilton	25	57	0	0	0	0	0	57
Hamilton City	0	0	0	0	0	0	0	57
Stoney Creek City	18	20	0	0	0	0	0	0
Ancaster City	0	12	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	7	25	0	0	0	0	0	0
Burlington City	18	26	0	8	0	0	0	0
Grimsby Town	24	0	0	0	0	0	0	0
Brantford CMA	0	4	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	4	0	0	0	0	0	3

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - January 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	67	83	0	8	0	0	0	57
New City of Hamilton	25	57	0	0	0	0	0	57
Hamilton City	0	0	0	0	0	0	0	57
Stoney Creek City	18	20	0	0	0	0	0	0
Ancaster City	0	12	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	7	25	0	0	0	0	0	0
Burlington City	18	26	0	8	0	0	0	0
Grimsby Town	24	0	0	0	0	0	0	0
Brantford CMA	0	4	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	4	0	0	0	0	0	3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
January 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007	Jan 2008	Jan 2007
Hamilton CMA	166	215	19	16	0	67	185	298
New City of Hamilton	80	148	1	13	0	57	81	218
Hamilton City	15	25	1	0	0	57	16	82
Stoney Creek City	29	25	0	7	0	0	29	32
Ancaster City	10	18	0	6	0	0	10	24
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	9	7	0	0	0	0	9	7
Glanbrook	17	72	0	0	0	0	17	72
Burlington City	55	62	18	3	0	10	73	75
Grimsby Town	31	5	0	0	0	0	31	5
Brantford CMA	38	17	0	4	0	3	38	24
Brant City	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	33	17	0	4	0	3	33	24

Table 3.5: Completions by Submarket and by Intended Market
January - January 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	166	215	19	16	0	67	185	298
New City of Hamilton	80	148	1	13	0	57	81	218
Hamilton City	15	25	1	0	0	57	16	82
Stoney Creek City	29	25	0	7	0	0	29	32
Ancaster City	10	18	0	6	0	0	10	24
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	9	7	0	0	0	0	9	7
Glanbrook	17	72	0	0	0	0	17	72
Burlington City	55	62	18	3	0	10	73	75
Grimsby Town	31	5	0	0	0	0	31	5
Brantford CMA	38	17	0	4	0	3	38	24
Brant City	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	33	17	0	4	0	3	33	24

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
January 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
January 2008	0	0.0	7	12.3	11	19.3	10	17.5	29	50.9	57	354,900	374,984
January 2007	2	2.0	18	17.6	26	25.5	26	25.5	30	29.4	102	302,490	321,417
Year-to-date 2008	0	0.0	7	12.3	11	19.3	10	17.5	29	50.9	57	354,900	374,984
Year-to-date 2007	2	2.0	18	17.6	26	25.5	26	25.5	30	29.4	102	302,490	321,417
Hamilton City													
January 2008	0	0.0	4	22.2	6	33.3	4	22.2	4	22.2	18	299,000	309,872
January 2007	1	4.2	3	12.5	4	16.7	7	29.2	9	37.5	24	345,500	335,567
Year-to-date 2008	0	0.0	4	22.2	6	33.3	4	22.2	4	22.2	18	299,000	309,872
Year-to-date 2007	1	4.2	3	12.5	4	16.7	7	29.2	9	37.5	24	345,500	335,567
Stoney Creek City													
January 2008	0	0.0	0	0.0	4	40.0	2	20.0	4	40.0	10	345,900	334,100
January 2007	0	0.0	0	0.0	8	72.7	2	18.2	1	9.1	11	297,900	305,173
Year-to-date 2008	0	0.0	0	0.0	4	40.0	2	20.0	4	40.0	10	345,900	334,100
Year-to-date 2007	0	0.0	0	0.0	8	72.7	2	18.2	1	9.1	11	297,900	305,173
Ancaster City													
January 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,000	505,505
January 2007	0	0.0	0	0.0	0	0.0	1	8.3	11	91.7	12	368,600	401,492
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,000	505,505
Year-to-date 2007	0	0.0	0	0.0	0	0.0	1	8.3	11	91.7	12	368,600	401,492
Dundas Town													
January 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
January 2007	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2007	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Flamborough													
January 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
January 2007	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	--	--
Year-to-date 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
Year-to-date 2007	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	--	--
Glanbrook													
January 2008	0	0.0	1	9.1	1	9.1	4	36.4	5	45.5	11	334,000	333,140
January 2007	1	2.1	15	31.3	13	27.1	15	31.3	4	8.3	48	279,000	281,960
Year-to-date 2008	0	0.0	1	9.1	1	9.1	4	36.4	5	45.5	11	334,000	333,140
Year-to-date 2007	1	2.1	15	31.3	13	27.1	15	31.3	4	8.3	48	279,000	281,960
Burlington City													
January 2008	0	0.0	0	0.0	0	0.0	1	1.9	51	98.1	52	400,495	547,302
January 2007	0	0.0	4	9.8	0	0.0	5	12.2	32	78.0	41	399,000	553,385
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	1.9	51	98.1	52	400,495	547,302
Year-to-date 2007	0	0.0	4	9.8	0	0.0	5	12.2	32	78.0	41	399,000	553,385
Grimsby Town													
January 2008	0	0.0	0	0.0	0	0.0	8	50.0	8	50.0	16	354,900	421,775
January 2007	0	0.0	0	0.0	0	0.0	2	66.7	1	33.3	3	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	8	50.0	8	50.0	16	354,900	421,775
Year-to-date 2007	0	0.0	0	0.0	0	0.0	2	66.7	1	33.3	3	--	--

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
January 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
January 2008	0	0.0	7	5.6	11	8.8	19	15.2	88	70.4	125	378,999	452,658
January 2007	2	1.4	22	15.1	26	17.8	33	22.6	63	43.2	146	328,500	387,746
Year-to-date 2008	0	0.0	7	5.6	11	8.8	19	15.2	88	70.4	125	378,999	452,658
Year-to-date 2007	2	1.4	22	15.1	26	17.8	33	22.6	63	43.2	146	328,500	387,746

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
January 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
January 2008	0	0.0	0	0.0	1	20.0	0	0.0	4	80.0	5	--	--
January 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2008	0	0.0	0	0.0	1	20.0	0	0.0	4	80.0	5	--	--
Year-to-date 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
January 2008	0	0.0	3	13.0	4	17.4	4	17.4	12	52.2	23	222,000	220,608
January 2007	2	9.1	5	22.7	4	18.2	6	27.3	5	22.7	22	175,000	175,045
Year-to-date 2008	0	0.0	3	13.0	4	17.4	4	17.4	12	52.2	23	222,000	220,608
Year-to-date 2007	2	9.1	5	22.7	4	18.2	6	27.3	5	22.7	22	175,000	175,045
Brantford CMA													
January 2008	0	0.0	3	10.7	5	17.9	4	14.3	16	57.1	28	232,500	232,321
January 2007	2	9.1	5	22.7	4	18.2	6	27.3	5	22.7	22	175,000	175,045
Year-to-date 2008	0	0.0	3	10.7	5	17.9	4	14.3	16	57.1	28	232,500	232,321
Year-to-date 2007	2	9.1	5	22.7	4	18.2	6	27.3	5	22.7	22	175,000	175,045

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units January 2008						
Submarket	Jan 2008	Jan 2007	% Change	YTD 2008	YTD 2007	% Change
Hamilton CMA	452,658	387,746	16.7	452,658	387,746	16.7
New City of Hamilton	374,984	321,417	16.7	374,984	321,417	16.7
Hamilton City	309,872	335,567	-7.7	309,872	335,567	-7.7
Stoney Creek City	334,100	305,173	9.5	334,100	305,173	9.5
Ancaster City	505,505	401,492	25.9	505,505	401,492	25.9
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	--	--	n/a
Glanbrook	333,140	281,960	18.2	333,140	281,960	18.2
Burlington City	547,302	553,385	-1.1	547,302	553,385	-1.1
Grimsby Town	421,775	--	n/a	421,775	--	n/a
Brantford CMA	232,321	175,045	32.7	232,321	175,045	32.7
Brant City	--	n/a	n/a	--	n/a	n/a
Brantford City	220,608	175,045	26.0	220,608	175,045	26.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton January 2008										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	786	0.0	1,103	1,545	1,556	70.9	255,753	6.0	260,107
	February	1,031	-10.3	1,113	1,465	1,541	72.2	272,953	12.5	264,300
	March	1,273	-6.3	1,124	1,861	1,595	70.5	261,021	3.8	260,714
	April	1,351	12.8	1,155	1,929	1,606	71.9	265,506	6.9	265,735
	May	1,529	10.4	1,197	2,148	1,647	72.7	279,496	10.5	268,206
	June	1,472	19.3	1,206	1,850	1,623	74.3	269,676	7.7	264,660
	July	1,358	26.4	1,235	1,635	1,588	77.8	268,561	10.4	273,137
	August	1,189	8.0	1,143	1,561	1,558	73.4	270,893	6.8	271,533
	September	986	-5.4	1,118	1,694	1,657	67.5	264,209	6.2	264,977
	October	1,230	11.5	1,187	1,509	1,529	77.6	278,180	11.6	284,170
	November	1,036	6.6	1,152	1,199	1,587	72.6	267,560	6.5	271,753
	December	625	-4.9	1,133	592	1,501	75.5	261,728	5.5	275,744
2008	January	783	-0.4	1,143	1,608	1,629	70.2	278,189	8.8	277,048
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2007	3,090	-6.2		4,871			263,662	7.2	
	Q1 2008	N/A			N/A			N/A		
	YTD 2007	786	0.0		1,545			255,753	6.0	
	YTD 2008	783	-0.4		1,608			278,189	8.8	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
January 2008

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	150	8.7	196	289	287	68.3	191,676	-0.4	199,413
	February	201	-1.5	195	296	291	67.0	201,513	6.0	207,991
	March	210	-9.9	176	285	267	65.9	213,605	9.8	215,594
	April	211	-0.5	188	339	306	61.4	219,906	8.0	213,436
	May	259	18.3	204	380	297	68.7	208,469	1.1	205,716
	June	242	30.1	201	350	298	67.4	213,881	10.6	209,399
	July	219	22.3	202	316	291	69.4	209,088	1.7	207,106
	August	222	23.3	204	289	286	71.3	203,560	4.5	205,951
	September	161	0.0	186	292	292	63.7	206,141	0.5	209,279
	October	175	-1.7	190	308	313	60.7	211,004	9.4	214,311
	November	165	18.7	201	216	272	73.9	216,462	5.1	208,557
	December	90	-18.2	162	91	251	64.5	211,281	4.5	215,487
2008	January	145	-3.3	191	304	315	60.6	205,398	7.2	215,897
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2007	561	-2.4		870			203,409	5.7	
	Q1 2008	N/A			N/A			N/A		
	YTD 2007	150	8.7		289			191,677	-0.4	
	YTD 2008	145	-3.3		304			205,399	7.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
January 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	145.6	108.6	366.9	6.3	66.3	759
	February	679	6.50	6.65	146.6	109.7	368.1	6.2	66.4	751
	March	669	6.40	6.49	147.3	110.8	369.8	6.5	66.9	753
	April	678	6.60	6.64	148.2	111.1	372.6	6.1	67.1	762
	May	709	6.85	7.14	148.8	111.6	375.2	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.7	6.0	67.4	790
	July	715	7.05	7.24	149.6	111.1	377.8	5.9	67.8	792
	August	715	7.05	7.24	148.5	110.9	380.2	5.5	67.9	802
	September	712	7.05	7.19	148.9	111.0	378.4	5.6	67.6	810
	October	728	7.25	7.44	149.1	110.9	376.0	5.7	67.2	822
	November	725	7.20	7.39	149.4	111.2	372.7	6.0	66.8	823
	December	734	7.35	7.54	149.3	111.1	373.0	5.9	66.7	815
2008	January	725	7.35	7.39		110.9	373	5.9	66.7	807
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
January 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	139.3	108.6	50.0	7.9	69.1	684
	February	679	6.50	6.65	139.4	109.7	50.3	8.0	69.0	690
	March	669	6.40	6.49	139.7	110.8	50.8	7.5	69.4	698
	April	678	6.60	6.64	139.8	111.1	51.6	7.0	69.8	695
	May	709	6.85	7.14	140.3	111.6	51.5	7.0	69.8	699
	June	715	7.05	7.24	141.0	111.1	51.7	7.0	70.9	700
	July	715	7.05	7.24	141.3	111.1	51.2	6.4	68.7	708
	August	715	7.05	7.24	141.8	110.9	50.4	6.3	67.6	725
	September	712	7.05	7.19	142.1	111.0	50.5	5.4	66.9	742
	October	728	7.25	7.44	142.2	110.9	50.7	4.8	66.6	756
	November	725	7.20	7.39	143.1	111.2	51.3	4.6	67.3	758
	December	734	7.35	7.54	143.3	111.1	51.1	5.0	67.2	771
2008	January	725	7.35	7.39		110.9	51	5.8	68.1	779
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2001 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2001 Census area definitions.

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